

In re:
Nikia R. Bell
Debtor

Case No. 18-13274-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 01, 2023

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2023:

Recip ID	Recipient Name and Address
db	+ Nikia R. Bell, 333 E. High Street, Philadelphia, PA 19144-1103
14169385	+ CASH2, WILLIAMSON AND BROWN,LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
14108262	+ David Apothaker Esq., 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
14108269	+ Michael Dougherty, Esquire, 170 S. independence Mall West, Suite 874 West, Philadelphia, PA 19106-3323

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 01 2023 23:58:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 01 2023 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14108257	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2023 00:13:01	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14108259	Email/Text: bankruptcy@cavps.com	Aug 01 2023 23:58:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14223771	Email/Text: megan.harper@phila.gov	Aug 01 2023 23:58:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14108256	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2023 00:12:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14131323	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 02 2023 00:01:45	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14109581	+ Email/Text: bankruptcy@cavps.com	Aug 01 2023 23:58:00	Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14108258	+ Email/Text: bankruptcy@cavps.com	Aug 01 2023 23:58:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14128281	+ Email/Text: bankruptcy@cavps.com	Aug 01 2023 23:58:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14108261	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2023 00:12:30	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
14108260	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 02 2023 00:13:25	Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14108264	Email/Text: mrdiscen@discover.com	Aug 01 2023 23:58:00	Discover Financial, Po Box 15316, Wilmington, DE 19850

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14127230	Email/Text: mrdiscen@discover.com	Aug 01 2023 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14125042	+ Email/Text: mrdiscen@discover.com	Aug 01 2023 23:58:00	Discover Bank, Discover Products Inc, POB 3025, New Albany Ohio 43054-3025
14108263	+ Email/Text: mrdiscen@discover.com	Aug 01 2023 23:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14168777	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 01 2023 23:58:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14108266	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 01 2023 23:58:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
14108265	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 01 2023 23:58:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14165821	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 02 2023 00:01:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14108268	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 02 2023 00:02:09	Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
14108267	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 02 2023 00:12:46	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14108270	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 01 2023 23:58:00	Midland Credit Management, PO Box 2001, Warren, MI 48090-2001
14120135	+ Email/Text: blegal@phfa.org	Aug 01 2023 23:58:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14108274	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 02 2023 00:02:13	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
14108273	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 02 2023 00:01:52	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14170729	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 02 2023 00:12:21	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14108808	+ Email/PDF: rmscedi@recoverycorp.com	Aug 02 2023 00:31:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14108271	+ Email/Text: blegal@phfa.org	Aug 01 2023 23:58:00	Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029
14108272	+ Email/Text: blegal@phfa.org	Aug 01 2023 23:58:00	Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
14119706	^ MEBN	Aug 01 2023 23:43:50	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14165822	Email/PDF: resurgentbknotifications@resurgent.com	Aug 02 2023 00:02:06	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Unifund CCR, Partners, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14108275	Email/Text: bankruptcydepartment@tsico.com	Aug 01 2023 23:58:00	Transworld Systems Inc, PO Box 15095, Wilmington, DE 19850-5095
14168763	+ Email/PDF: ebn_ais@aisinfo.com	Aug 02 2023 00:01:43	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
PAUL H. YOUNG	on behalf of Debtor Nikia R. Bell support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Nikia R. Bell

Debtor(s)

Case No: 18-13274-amc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 8/1/23